

LAW OFFICES  
**ELLIOT & NICKLAS, P. A.**  
19 NORTH COURT STREET  
FREDERICK, MARYLAND 21701

F. THEODORE ELLIOT  
WILLIAM R. NICKLAS, JR.  
WILLIAM B. EDMONSTON

(301) 694-8877

HOWARD COUNTY OFFICE  
BETHANY 40 CENTER - UNIT 206  
10176 BALTIMORE NATIONAL PIKE  
ELLCOTT CITY, MARYLAND 21043  
(301) 461-2888

PAULA A. GROGG

March 21, 1986

ROBERT S. ROTHENHOEFER  
(OF COUNSEL)

Mr. Morris Kosman  
201 East Second Street  
Frederick, Maryland 21701

Dear Mr. Kosman:

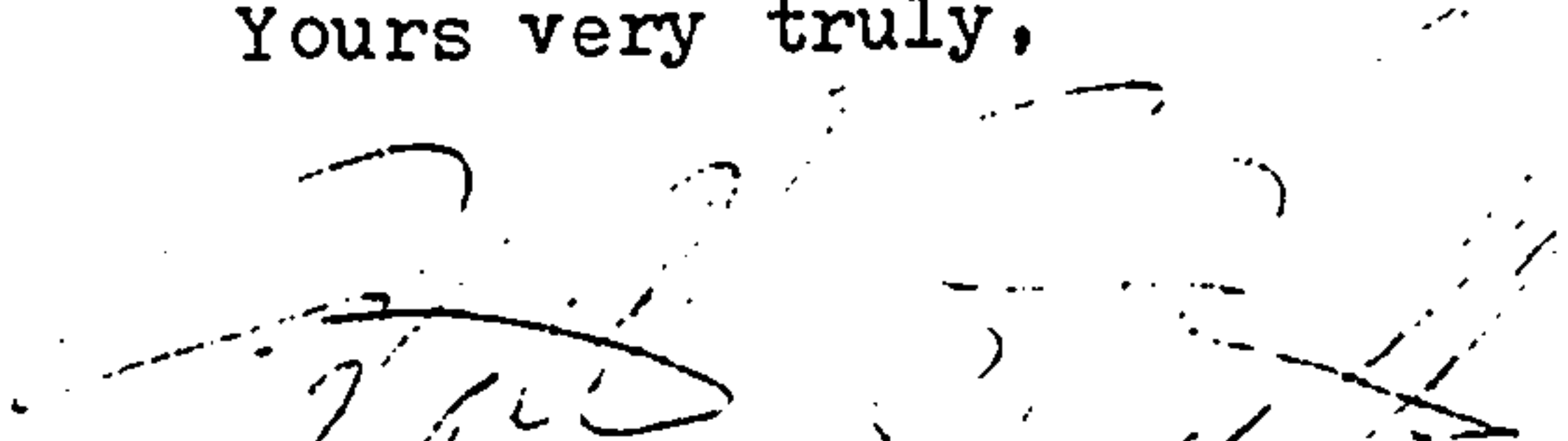
This is to advise you, pursuant to Maryland Rule W74 that I, as Trustee for James V. Carone and Gwendolyn G. Carone, for the purpose of foreclosure and collection of a certain mortgage from you to James V. Carone and Gwendolyn G. Carone dated September 11, 1984 and recorded among the Land Records of Frederick County, Maryland in Liber 1253, folio 780, default having occurred therein, will offer for sale, the real estate securing said mortgage at the Courthouse door in Frederick, Maryland on Monday, March 31, 1986 at 11:00 a.m.

Pursuant to Maryland Rule W72d, the statement of the mortgage debt under oath was filed in the foreclosure proceeding.

The terms of sale provide that a deposit of \$10,000.00 will be required from the purchaser or purchasers on the day of sale with the balance to be paid upon ratification by the Circuit Court for Frederick County. All costs of conveyancing, all revenue stamps and transfer taxes and all other conveyancing costs including the cost of the deed are to be at the expense of the purchaser or purchasers with interest on the purchase price payable from the date of sale to the date of settlement.

A copy of the trustee's sale advertisement as it appears in the Frederick News Post is attached hereto and made a part hereof.

Yours very truly,

  
William R. Nicklas, Jr., Trustee  
for James V. Carone and  
Gwendolyn G. Carone

WRN/eah  
Enclosure  
cc: James V. Carone and  
Gwendolyn G. Carone